

United States Bankruptcy Court  
Eastern District of California

In re:  
Christy Lynne Rapozo  
Debtor

Case No. 18-90883-E  
Chapter 7

### CERTIFICATE OF NOTICE

District/off: 0972-9

User: admin  
Form ID: 309A

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Nov 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 30, 2018.

db #+Christy Lynne Rapozo, 8274 Mcatee Street, Valley Springs, CA 95252-9499  
aty +Tyson Takeuchi, 1100 Wilshire Blvd #2606, Los Angeles, CA 90017-1964  
22613314 +TD Bank Usa Target, Po Box 1470, Minneapolis MN 55440-1470  
22613306 +freedom mortgage, 907 pleasant valle ste 3, Mount Laurel NJ 08054-1210

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
tr +EDI: QMDMCGRANAHAN.COM Nov 29 2018 08:08:00 Michael D. McGranahan, PO Box 5018,  
Modesto, CA 95352-5018

smg EDI: EDD.COM Nov 29 2018 08:08:00 Employment Development Department,  
Bankruptcy Group, MIC 92E, PO Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Nov 29 2018 08:08:00 Franchise Tax Board, PO Box 2952,  
Sacramento, CA 95812-2952

22613307 +E-mail/Text: bknoticing@grantweber.com Nov 29 2018 03:46:39 Grant Weber,  
26575 West Agoura Rd, 209, Calabasas CA 91302-1958

22613308 +EDI: MERRICKBANK.COM Nov 29 2018 08:08:00 Merrick Bank, Po Box 9201,  
Old Bethpage NY 11804-9001

22613309 EDI: PRA.COM Nov 29 2018 08:08:00 Portfolio Recovery, 120 Corporate Blvd Ste 100,  
Norfolk VA 23502

22613310 EDI: RMSC.COM Nov 29 2018 08:09:00 SYNCEB, Box 965036, Orlando FL 32896-5036

22613311 EDI: RMSC.COM Nov 29 2018 08:09:00 Synce Lowes, PO Box 965005, Orlando FL 32896-5005

22613312 +EDI: RMSC.COM Nov 29 2018 08:09:00 Synce Wal-Mart, Po Box 965024, Orlando FL 32896-5024

22613313 +EDI: PRA.COM Nov 29 2018 08:08:00 Synchrony Bank, c o Portfolio Recovery,  
120 Corporate Blvd Suite 100, Norfolk VA 23502-4952

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

22613315 ##Umpqua Bank, PO Box 1490, Roseburg OR 97470-0356

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 30, 2018

Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 28, 2018 at the address(es) listed below:  
NONE.

TOTAL: 0

<b>Information to identify the case:</b>		
Debtor 1	<b>Christy Lynne Rapozo</b>	Social Security number or ITIN <b>xxx-xx-3087</b>
	First Name Middle Name Last Name	EIN ____-____-____
Debtor 2		Social Security number or ITIN ____-____-____
(Spouse, if filing)	First Name Middle Name Last Name	EIN ____-____-____
United States Bankruptcy Court <b>Eastern District of California</b>		Date case filed for chapter <b>7: 11/27/18</b>
Case number: <b>18-90883 – E – 7</b>		

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## Official Form 309A (For Individuals or Joint Debtors)

### Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Christy Lynne Rapozo	
2. All other names used in the last 8 years		
3. Address	8274 Mcatee Street Valley Springs, CA 95252	
4. Debtor's attorney Name and address	Tyson Takeuchi 1100 Wilshire Blvd #2606 Los Angeles, CA 90017-1916	Contact phone: (213) 637-1566
5. Bankruptcy trustee Name and address	Michael D. McGranahan PO Box 5018 Modesto, CA 95352	Contact phone: (831) 316-7628

For more information, see page 2 >

Debtor: **Christy Lynne Rapozo**Case number: **18-90883 – E – 7**

<b>6. Bankruptcy clerk's office</b> You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	1200 I Street, Suite 4 Modesto, CA 95354 <b>Mailing Address:</b> Robert T. Matsui United States Courthouse 501 I Street, Suite 3-200, Sacramento, CA 95814	Hours: M–F 9:00 AM – 4:00 PM <a href="http://www.caeb.uscourts.gov">www.caeb.uscourts.gov</a> Phone: (209) 521-5160 Date: 11/28/18
<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>January 8, 2019 at 01:30 PM</b> The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	<b>Location:</b> <b>United States Trustees Meeting Room, Suite 2, 1st Floor, 1200 I St, Modesto, CA</b> Debtors are required to bring government issued photo identification and proof of social security number to the meeting of creditors.
<b>8. Presumption of abuse</b> If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b> <b>Filing deadline: 3/11/19</b> <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b> Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
<b>13. Options to Receive Notices Served by the Clerk by Email Instead of by U.S. Mail</b>	Anyone can register for the Electronic Bankruptcy Noticing program at <a href="http://ebn.uscourts.gov">ebn.uscourts.gov</a> or debtors can register for DeBN by filing form EDC 3-321 Debtor's Electronic Noticing Request (DeBN) with the Clerk of Court. Both options are FREE and allow the Clerk to quickly send you court-issued notices and orders by email.	